

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jose Luis Negron
Debtor

Case No. 19-01612-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 11, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2023:

Recip ID	Recipient Name and Address
db	+ Jose Luis Negron, 9762 Cliftwood Terrace, Tobyhanna, PA 18466-3886
5187034	+ Allstate Insurance Company, P.O. Box 660636, Dallas, TX 75266-0636
5187040	+ Daniel J. Santucci, Esquire, 1 International Plz, 5th Flr, Philadelphia, PA 19113-1510
5187044	+ LendUp Credit Card, 237 Kearny St, #197, San Francisco, CA 94108-4502
5187051	+ Penny Mac Mortgage, 480 Washington Blvd, Jersey City, NJ 07310-2053

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcydpt@mcmcg.com	May 11 2023 18:36:00	Midland Credit Management, INC.as agent for ASSET, PO Box 2036, Warren, MI 48090-2036
cr	+ EDI: PRA.COM	May 11 2023 22:34:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	May 11 2023 22:34:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5187033	Email/Text: EBNProcessing@afni.com	May 11 2023 18:36:00	AFNI, Inc., PO Box 3517, Bloomington, IL 61702-3517
5187035	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 11 2023 18:36:00	ASC/Emblem/Monterey Cty, PO Box 105555, Atlanta, GA 30348-5555
5187032	+ Email/Text: backoffice@affirm.com	May 11 2023 18:37:00	Affirm Inc, 650 California Street, San Francisco, CA 94108-2716
5187036	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	May 11 2023 18:36:00	Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
5196976	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	May 11 2023 18:36:00	Asset Acceptance LLC, Midland Credit Management as agent for, Asset Acceptance LLC, Po Box 2036, Warren, MI 48090-2036
5187037	+ Email/Text: legal@blirentals.com	May 11 2023 18:36:00	BLI Rentals, LLC, P.O. Box 992, Emporia, KS 66801-0992
5215309	+ EDI: CITICORP.COM	May 11 2023 22:34:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5187038	+ EDI: CCS.COM	May 11 2023 22:34:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
5187039	+ Email/PDF: creditonebknotifications@resurgent.com	May 11 2023 18:41:04	Credit One Bank, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
5187041	Email/Text: BNSFS@capitalsvcs.com	May 11 2023 18:36:00	First Savings Credit Card, PO Box 5019, Sioux Falls, SD 57117-5019

5187042	+ EDI: CITICORP.COM	May 11 2023 22:34:00	Goodyear Tire/Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497
5187043	Email/Text: ktramble@lendmarkfinancial.com	May 11 2023 18:36:00	Lendmark Financial Services, 2118 Usher Street, Covington, GA 30014
5212149	Email/PDF: resurgentbknotifications@resurgent.com	May 11 2023 18:41:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5215468	Email/Text: bankruptcynotice@nymcu.org	May 11 2023 18:36:00	MUNICIPAL CREDIT UNION, 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3153
5187048	Email/Text: bankruptcynotice@nymcu.org	May 11 2023 18:36:00	Municipal Credit Union, 22 Courtland St, New York, NY 10007
5187045	EDI: RMSC.COM	May 11 2023 22:34:00	Meineke & Maaco/Synchrony Car Care, P.O. Box 960061, Orlando, FL 32896-0061
5187046	Email/PDF: MerrickBKNotifications@Resurgent.com	May 11 2023 18:41:13	Merrick Bank Corp, P.O. Box 5000, Draper, UT 84020-5000
5187047	+ EDI: PHINGENESIS	May 11 2023 22:34:00	Milestone Bankcard Services, PO Box 84059, Columbus, GA 31908-4059
5199160	EDI: AGFINANCE.COM	May 11 2023 22:34:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5187049	+ EDI: AGFINANCE.COM	May 11 2023 22:34:00	One Main, 300 St Paul Place, Baltimore, MD 21202-2120
5293224	EDI: PRA.COM	May 11 2023 22:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5293225	EDI: PRA.COM	May 11 2023 22:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5214831	EDI: PRA.COM	May 11 2023 22:34:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5187050	+ Email/Text: recovery@paypal.com	May 11 2023 18:36:00	Paypal, 12312 Port Grace Blvd, La Vista, NE 68128-8236
5215104	+ Email/PDF: ebnotices@pnmac.com	May 11 2023 18:51:59	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5244890	EDI: Q3G.COM	May 11 2023 22:34:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5212830	EDI: Q3G.COM	May 11 2023 22:34:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
5244891	+ EDI: Q3G.COM	May 11 2023 22:34:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5187053	+ EDI: RMSC.COM	May 11 2023 22:34:00	SYNCB/Car Care Midas, P.O. Box 965001, Orlando, FL 32896-5001
5187052	+ Email/Text: enotifications@santanderconsumerusa.com	May 11 2023 18:36:00	Santander Consumer, 5201 Rufe Snow Drive, North Richland Hills, TX 76180-6036
5189941	+ Email/Text: enotifications@santanderconsumerusa.com	May 11 2023 18:36:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
5408424	+ Email/Text: bncmail@w-legal.com	May 11 2023 18:36:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, Scolopax, LLC, c/o Weinstein & Riley, P.S. 98121-3132
5408423	+ Email/Text: bncmail@w-legal.com	May 11 2023 18:36:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001

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		Western Ave, Ste 400, Seattle, WA 98121-3132
5187340	+ EDI: RMSC.COM	May 11 2023 22:34:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5187054	+ EDI: RMSC.COM	May 11 2023 22:34:00 Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
5215247	+ Email/Text: bncmail@w-legal.com	May 11 2023 18:36:00 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5187055	+ EDI: WTRRN BANK.COM	May 11 2023 22:34:00 TD Bank USA/Target Credit, NCD-0240, P.O. Box 1470, Minneapolis, MN 55440-1470
5187056	+ EDI: BLUESTEM	May 11 2023 22:34:00 Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
5207876	+ EDI: WFFC2	May 11 2023 22:34:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
5187057	EDI: WFFC.COM	May 11 2023 22:34:00 Wells Fargo Dealer Service, PO Box 25341, Santa Ana, CA 92799-5341
TOTAL: 43		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Lendmark Financial Services, LLC, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C., 425 Swede Street, One Montgomery Plaza, Suite 706, Norristown, PA 19401-4852
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr	*+	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5190072	*+	Lendmark Financial Services, LLC, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C., 425 Swede Street, One Montgomery Plaza, Suite 706, Norristown, PA 19401-4852
5211755	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5190071	##+	Lendmark Financial Services, LLC, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C., 425 Swede Street, One Montgomery Plaza, Suite 706, Norristown, PA 19401-4852

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2023 at the address(es) listed below:

Name	Email Address
Craig H. Fox	on behalf of Creditor Lendmark Financial Services LLC Bankruptcy@Foxandfoxlaw.com, cfox@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com

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Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Peter E Meltzer	on behalf of Creditor Midland Credit Management INC,as agent for ASSET ACCEPTANCE,LLC bankruptcy@wglaw.com, ibernatski@wglaw.com
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Timothy B. Fisher, II	on behalf of Debtor 1 Jose Luis Negron donna.kau@pocono-lawyers.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Jose Luis Negron

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5367

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-01612-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose Luis Negron

5/11/23**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.